



Order Filed on April 13, 2018 by
Clerk U.S. Bankruptcy Court
District of New Jersey

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

**Marie-Ann Greenberg MAG-1284
Chapter 13 Standing Trustee
30 TWO BRIDGES ROAD
SUITE 330
FAIRFIELD, NJ 07004-1550
973-227-2840**

IN RE:

**KARL G. SPICER
YOLANDA G. SPICER**

Case No.: 17-22849 JKS

Hearing Date: 4/12/2018

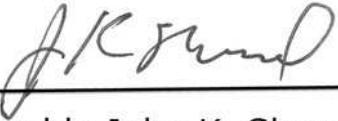
Judge: JOHN K. SHERWOOD

Debtor is Entitled To Discharge

ORDER MODIFYING CHAPTER 13 PLAN POST CONFIRMATION

The relief set forth on the following pages, numbered 2 through 2 is hereby **ORDERED**.

DATED: April 13, 2018



**Honorable John K. Sherwood
United States Bankruptcy Court**

Case No.: 17-22849 JKS

Caption of Order: ORDER MODIFYING CHAPTER 13 PLAN POST CONFIRMATION

The Plan of the Debtor having been proposed to creditors, and hearing having been held on the Confirmation of such Plan, and it appearing that the applicable provisions of the Bankruptcy Code have been complied with; and for good cause shown, it is

- ORDERED, that the plan of the above named Debtor dated 3/9/2018, or as amended at the confirmation hearing is hereby confirmed. The Standing Trustee shall make payments in accordance with 11 U.S.C. § 1326 with funds received from the Debtor; and it is further
- ORDERED, that to the extent that the Debtor's plan contains motions to avoid judicial liens under 11 U.S.C. Section 522(f) and/or to avoid liens and reclassify claims in whole or in part, such motions are hereby granted, except as specified herein:
- ORDERED, that commencing 7/1/2017, the Debtor shall pay the Standing Trustee the sum of \$963.00 for a period of 60 month(s), which payments shall include commission and expenses of the Standing Trustee in accordance with 28 U.S.C. § 586. The unsecured creditors shall receive on a pro rata basis, the balance remaining from the payments set forth in this paragraph, after payment of all administrative, priority & secured claims (i.e., Pot Plan); and it is further
- ORDERED, that the Debtor's student loans are to be paid outside the plan; and it is further
- ORDERED, that upon completion of the plan, affected secured creditors shall take all steps necessary to remove of record any lien or portion of any discharged; and it is further
- ORDERED, that upon expiration of the Deadline to File a Proof of Claim, the Chapter 13 Standing Trustee may submit an Amended Order Confirming Plan upon notice to the Debtor, Debtor's attorney and any other party filing a Notice of Appearance.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New JerseyIn re:
Karl G. Spicer
Yolanda G. Spicer
DebtorsCase No. 17-22849-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903Page 1 of 1
Total Noticed: 2

Date Rcvd: Apr 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 18, 2018.

db/jdb Karl G. Spicer, Yolanda G. Spicer, 2837 Kathleen Ter, Union, NJ 07083-4114
atty +Laura A. Rabb, 284 Amboy Avenue, Woodbridge, NJ 07095-2804Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 18, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 16, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor First Community Bank dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
 Marc C. Capone on behalf of Joint Debtor Yolanda G. Spicer mcapone@caponeandkeefe.com, docs@caponeandkeefe.com
 Marc C. Capone on behalf of Debtor Karl G. Spicer mcapone@caponeandkeefe.com, docs@caponeandkeefe.com
 Marie-Ann Greenberg magecf@magnettrustee.com
 Melissa S DiCerbo on behalf of Creditor LakeView Loan Servicing, LLC nj-ecfmail@mwc-law.com
 Miriam Rosenblatt on behalf of Creditor Freddie MAC bkyecf@rasflaw.com, mrosenblatt@rasflaw.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7